

THE CLAMPY CHUCK

A Progressive Weekly Newspaper Devoted to the Interests of Champion, Camrang / ar

Volume 25.

Champion, Alberta, Thursday, October 30, 1941.

Number 43.

Local News of Interest in and About Champion

JOCK'S WAGGIN' TONGUE

Vol. 5 Thurs. Oct. 30 No. 43
Jock McIntyre, Editor.

Philo Radio gives more enjoyment at every price. Brilliant reception! "Split Second" tuning ease! Among this galaxy of beautiful radio cabinet styles, you will find a new Philco that exactly suits your needs.

Frank Leon is back in town at the old stand. Frank said "Champion good town not more any more!"

Heating stove. Sure, we're selling them every day and still have a good assortment on display.

Protect the birds. The Dove brings peace and the Rock brings tax-exemptions.

The No. 4-9 General Telephone Battery has been in actual field experimental service for approximately two years' time and has passed every test for telephone batteries. Last but not least, the price is lower!

"Aren't those chimneys beautiful? Such harmony! So enchanting!"

"You'll have to speak louder. Those damned bells are making such a racket I can't hear you."

Carpenters' tools, saws, standard and rip Dixon and Northern King. Hammers, pliers, nado and engineering tool and forging planes, carpenters' pencils, tapes, cotton and steel in 50-foot, also carpenters' aprons.

The hotelmen are attending their convention in Edmonton this week.

Just arrived! The Aristocrat double-wheel Bullet Lighter, made in Canada.

The Junior LODGE want to make their organization known. They are canvassing for members. Too bad the air port is not closer to town!

The fall and winter catalogues are now in your hands. You will no doubt notice attractive prices. Any item we do not have in stock we will gladly procure if possible.

MCINTYRE & Co
"Your Hardware Merchants"
PHONE 6

The Airgraph system used to send personal messages or letters from friends and relatives to members of the armed forces serving in the United Kingdom will be in operation Nov. 15. George Orr, local postmaster, has the forms on hand now and invites anyone who wishes to send a message by this new system to do so. The operation of the system is very simple. You just write on the form provided your message or letter, stick a ten-cent stamp and it is mailed air mail to Toronto and from there is sent by photographic wireless overseas, and is then delivered to the address. It is a very speedy system of communication and prevents the loss of messages due to ship sinkings at sea.

George Orr suggests that it is a very acceptable means of sending Christmas messages to the boys.

An Auction Sale sponsored by the Red Cross will be held Saturday afternoon, Nov. 22, at the old drug store on Main Street. All donations for auctioning are welcome. Here are some suggestions: Furniture, radios, lamps, washing machines, vacuum sweepers, typewriters, kitchenware, canned goods, home preserves, vegetables, poultry, sheep, calves, pigs and any other article no matter how small or how large, new or old, as long as it is useful. Maybe you have some articles you no longer use that someone else would like. Get them out and bring them to the Chronicle office, the old Drug Store, or Joe Mark's store.

Any articles too large to bring in or if you have not the means of bringing them in will be called for. Only any of the above. Art Hopkine has generously offered his services as Auctioneer. Let's make this a real event! All proceeds go to the Champion Branch of the Canadian Red Cross Society.

Friends of Miss Mae Freeman, former employee of the Canadian Bank of Commerce staff here, will regret to hear of her death in an air raid on London, England. She left Vulcan some time ago to be with her invalid father in England.

Everybody will be at Champion Saturday, Nov. 22, attending the Red Cross Auction.

Miss Phyllis Chamberlain has accepted a position as stenographer at Lomond.

Mc Trucks of the Savoy Hotel, Joe McKillop of the Grange Hotel, Camrang, attended the Alberta Hotelmen's convention held in Edmonton on Monday and Tuesday. They were accompanied by Pete Patterson, Pete Helm and Ole Running. They were guests at the MacDonald Hotel during their stay and report a very good time.

The Anglican Congregation will meet in the Community Hall at 11 a.m., Sunday, Nov. 3, within the octav of All Saints Day.

Fred Wognatz and Dave Challenger of Magrath were visitors Monday and Tuesday of Alfred Yost.

Let's all go to the Red Cross Auction!

Extra copies of any issue of the Chronicle may be purchased from the Chronicle office at 5c each.

Mrs. H. A. Jopling substituted on the public school staff for a few days last week during the absence of Miss Geraldine Farmer due to illness.

Mrs. Lloyd Schumacher was the guest of honor at a collation shower held at the home of Mrs. D. D. Farmer Saturday, Oct. 25, when members of her former high school class entertained.

Mrs. Betty Caldwell who was employed at Lomond has accepted a position in Lethbridge.

The ladies' aid entertained the members of the Camrang ladies' aid Thursday afternoon in the dining room of the Savoy hotel. The afternoon was spent in playing games after which luncheon was served.

Mrs. Gordon Urquhart was a week-end guest of Mr. and Mrs. Gray Veisley.

Jack and Art Chaproniere of Calgary and Vancouver, respectively, were home Sunday. Art is remaining for a few days.

Make plans to attend the Red Cross Auction on Saturday, Nov. 22. You will have a real good time and your donations of material and your purchases will greatly help this organization in its splendid work.

Bobby Stewart, was discharged from Camrang's hospital Thursday. He was operated on last week for appendicitis.

Bring in your donation for the Red Cross auction as soon as possible.

Mrs. Martin Brett suffered a serious injury when she fell Monday at her home and broke her thigh. She is a patient in Camrang's hospital.

An enjoyable time was had by all who attended the wedding dance for Mr. and Mrs. Barney Mueller and Mr. and Mrs. George Mueller at Alton hall Wednesday night. Fraser's orchestra supplied the music.

Mr. and Mrs. Robert Ruggles are receiving congratulations on the birth of a daughter Wednesday afternoon at Camrang's hospital.

Mr. and Mrs. P. Clapp and Mrs. Filds were Calgary visitors Monday and Tuesday.

For a real afternoon's fun in a worthy cause, come to the Red Cross Auction Saturday, Nov. 22, in the afternoon.

The annual U. O. G. meeting was held Saturday last at the local U. O. G. elevator. The following directors were elected for the ensuing year. Chairman of the Board, A. Kramer; directors, K. Vaage, L. Fath, F. Wise; Joe Mark is the secretary. Delegate to the annual convention at Winnipeg is F. Wise; alternative delegate, S. Fath.

Is Champion going to have an airport? Speculation is rife in both directions. Well, the C.P.R. is putting in a new large landing platform anyway.

The executive of the local branch of the Red Cross held a meeting Monday evening at which it was decided to continue the collection of scrap aluminum and also to hold an auction sale on Nov. 22.

Mrs. Gordon Urquhart received a cable from her husband saying that he had safely arrived in England.

Mr. and Mrs. Alfred Christensen of Lomond have taken up residence in Champion. Mr. Christensen is employed at the garage of Mr. I. Granlin. He formerly operated a garage business at Lomond.

Readers of the Chronicle may help greatly in making this paper more interesting by bringing in local items of news, goings and comings of residents and visitors. We would appreciate your assistance in keeping us informed. Drop in our mail box your items.

Mr. and Mrs. N. M. St. Peter and daughter, Miss Patsy Ann of Milk River, were visitors during the week-end at Mrs. St. Peter's mother's, Mrs. T. R. Jopling.

Mr. and Mrs. John Ohlshel left by Greyhound for Vancouver to visit to Mark Diemer.

Tell all your friends about the Red Cross Auction!

There will be a Red Cross bridge party sponsored by the Fireguard Ladies, Monday, Nov. 3, at 8:30 p.m. at the home Mr. and Mrs. Wilfred Warren. Everyone is cordially invited to attend.

Fritz Yost left Sunday to spend a few months at Magrath.

Steve Fath leaves Sunday night to attend the U. O. G. Convention.

Watch the old Drug Store for an important happening!

Alex. Latiff left for Fort William on Monday.

Read and use the Chronicle's classified advert. column.

WEDDINGS

DAVIDSON-McNAUGHTON

The farm home of Mr. and Mrs. Harry McNaughton provided the setting for a pretty fall wedding Saturday evening at 8:30, when their youngest daughter, Geraldine Maclella became the bride of Stanley James Davidson, of Leduc, Saskatchewan. The bride was escorted by Peter Dawson, M.L.A., official.

The bride who was given in marriage by her father, was attired in an afternoon dress of Empire blue with white accessories. Her chapel veil was held in place by sweetheart roses and orange blossoms, the latter being an heirloom of the groom's family. Her bouquet was of white Chrysanthemums and she carried a lace handkerchief that her mother also carried when she was married.

The bridesmaid, Miss Gretchen McNaughton, sister of the bride, wore an afternoon dress of Airforce blue with brown accessories. She carried a bouquet of bronze mums.

The groom was attended by Mr. Joe McNaughton, brother of the bride.

During the signing of the register, Mr. Joe McNaughton sang "The Star" accompanied by Mrs. Red Carlson, who also played the wedding march.

Following the wedding a buffet lunch was served in the spacious dining room which was suitably decorated for the occasion. The test table, which was centered by the wedding cake, was presided over by Mrs. Peter Dawson. Rev. Peter Dawson presided the toast and the groom responded.

The bride's mother wore grey crepe with corsage of roses. The groom's mother wore black crepe with a corsage of red roses.

For her going away costume the bride chose a mustard yellow dress with matching accessories.

The bride and groom left for Calgary shortly after the ceremony amid showers of confetti.

Out of town guests were: Mr. and Mrs. L. McPadden, parents of the bride; Mr. and Mrs. J. G. Hilda, of Calgary; Miss Violet Carlson and Miss Lita Robinson of Rolling Hills.

There were about 30 guests present.

Green - Siler

St. Andrew's Presbyterian church in Lethbridge was the setting for a pretty fall wedding when Mildred Irene Siler, younger daughter of Mr. and Mrs. E. Siler of Champion, became the bride of Wilfred A. Greene, older son of Mrs. Mary J. Greene and the late Norman Greene of Camrang on Wednesday, Oct. 22 at 3 o'clock.

The bride, who was given in marriage by her father, made a pretty picture in a floor length dress of turquoise tulle made with a full skirt and bolero, with which she wore a chapel veil in color to match with a bandeau of orange blossoms. She carried a bouquet of carnations and pink roses.

The bridesmaid, Miss Dorothy Greene, sister of the groom, was dressed in rose tulle with bolero and a matching wreath in her hair. Her bouquet was pink and white carnations with mums.

The groom was attended by Lee Siler, brother of the bride.

After a short honeymoon in Calgary Mr. and Mrs. Greene will reside on the groom's farm east of Camrang.

The wedding was attended by members of both families, including Mrs. Mary Rosander, the groom's grandmother from Bowden.

of obtaining goods without paying the price thereof in full on delivery.

FIRST C. H. S. PARTY A GREAT SUCCESS

If the Halloween party held in the basement of the public school on Friday night is a sample of the efficiency of the new school parliament, then we can truly say that it has been efficient and successful.

The hall was skillfully and colorfully decorated in the traditional Halloween colors, black and orange. As each person entered, he was given one of four colors which determined to which group he belonged, as each group was represented by a color.

At 8:30 the party commenced with the singing of some good old "rounds." Then each group congregated into a corner, named themselves and sang up a storm. The "Wild Cats," "Night Hawks," "Bopping Bopis" and "Black Sheep" were so good that the judges awarded each group five points. There ensued apple ducking and dart throwing contests. Who won? Well, no one knew or cared!

Because the fall school term has been so short this year, we have been unable to hold our annual track meet. It was held at the Friday night party instead. It consisted of a five-yard peanut dash, discus (bannan) throwing and a candle race. The "Black Sheep" sang "strenuous" exercises, the party settled down to the entertainment of a wit-sharpening quiz. The track meet consisted of any song or perform some other amusing activity.

At this point a skit "Me and My Sander" was presented by Bud Weiss, accompanied by Morag MacDougall, Burton Hingely and Virginia Farmer.

Until 11:30 the party-goers spent a rollicking time learning new dances such as the Kokie Okie and reviving old dances, Lambeth Walk and square dances.

A delicious supper consisting of sandwiches, cake, candy and coffee was served by the lunch committee in the typing room of the high school.

Dancing continued from 12 until 1 o'clock. During the intermission the guests were entertained by Yockey's brother "Screw-do" (Mr. Lindstedt) who was learned, his other things in his head besides sciences and math.

A softball game was played between Harmony and the visiting team Friday afternoon. The visiting team was victorious by a score of 11 to 3.

Brown Meets Brown! One of our former high school lads really gets around. Word has been received that Jimmy Brown was going back to camp one night after a dance in Montreal, when someone in a large car stopped and gave him a lift. Imagine his surprise when he found out that the driver was none other than Joe E. Brown, the famous Hollywood comedian!

Mueller - Kranzier

The home of Mr. and Mrs. Gottlieb Kranzier of Carleton Place, was the scene of a lovely wedding Monday, Oct. 20, at 7:30 p.m., when their daughter, Rita, became the bride of Bernard Otto Mueller of Champion. The bride wore a floor length dress of white tulle with lace insert and a veil which was held in place by a wreath of orange blossoms.

The bride was attended by her sister, Miss Marie Kranzier, who also wore a floor length dress of white satin.

The groom was attended by his brother, Emory Mueller, Rev. Philipps of Drumheller officiated.

After the wedding a reception was held at which 94 guests were present. Following this a program was presented during which the bride and groom were presented with gifts.

Little Bow Convention

Social Credit Ass'n Annual Convention Held at Vulcan Wednesday, Oct. 22nd

Sixty delegates and visitors from all sections of the Little Bow constituency, attended the annual convention of the association held in the I.O.O.F. hall.

Owing to the absence from the province of Mr. D. H. Russell, Carmangay, constituency president, the meeting was called to order by the vice-president, G. D. Johnk, M.P. The session opened by singing "O God Our Help in Ages Past," followed by O Canada.

Mr. R. Beacom, Mossleigh, was chosen chairman of the afternoon meeting. Unavoidably unable to attend the afternoon session, Mr. H. Allergoth, M.P., secretary of the association, had arranged with Mr. G. D. Johnk, to assume the duties.

Following the adoption of the minutes of the previous meeting, together with the financial report, the following committees were appointed:

Credentials: T. W. Knight, of Carmangay; Resolutions: Mrs. D. O. Jantzie, Vulcan, S. Colwell, Kirkcaldy, P. Coleman, Arrowwood.

Mr. E. G. Hansell, M.P., briefly addressed the meeting. His remarks being confined particularly to the National Monetary convention to be held in Winnipeg, Oct. 27, 28, 29. Qualifications to attend the National convention, simply being an expression of faith in Monetary Reform bearing the endorsement of ten names.

Mr. E. Thorp, Ensign, delegate to the 1940 provincial convention held in Edmonton, gave somewhat in detail an interesting report of the convention proceedings.

A number of resolutions were passed, principal among which was a resolution requesting the federal government to increase the minimum price of wheat to \$1.00 per bushel basis No. 1 Fort William or Vancouver.

The convention was unanimous in deciding to send representation to the National convention, Winnipeg, being unanimous too in the selection of Mr. G. D. Johnk as a representative.

Election of officers resulted in the retiring officers being returned by acclamation.

President: D. H. Russell, Carmangay; vice-president, G. D. Johnk, Milo; secretary-treasurer: H. Allergoth, Milo.

Three delegates elected to attend the provincial convention to be held in Calgary, are Mrs. D. O. Jantzie, Vulcan, T. W. Knight, Carmangay; L. H. Irwin, Arrowwood. Alternate delegates: S. Colwell, Kirkcaldy; G. C. House, Arrowwood; Mrs. M. Chamberlan, Champion.

Mr. N. B. James, M.L.A., Edmonton, guest speaker of the evening session, also briefly addressed the afternoon meeting.

Mr. Davey, manager Vulcan treasury branch, reported a progressive month to month increase in accounts. Mr. Davey presented an interesting summary of the method of business through the treasury branch and impressed on the assembly the necessity of becoming fully informed as to the privileges available in order to derive the maximum benefits therefrom.

Concluding the afternoon session, Hon. Peter Dawson, M.L.A., outlined the methods of procedure relative to the Democratic Victory League and the Fisherman's Club. Mr. Dawson also announced at meeting, Mr. Bourcier of the Social Credit Board will hold a series of meetings in the constituency on November 10th, 11th and 12th.

Resuming at 8.30 p.m. with vice-president G. D. Johnk, chairman, upwards of 150 people assembled to hear Hon. Peter Dawson, M.L.A., Mr. E. G. Hansell, M.P., and the guest speaker of the convention, Mr. N. B. James, M.L.A., Edmonton.

Mr. Dawson gave a resume of the provincial caucus recently held at Edmonton when the provincial government decided to surrender to the federal government the Corporation and Income tax fields, but only under protest. Mr. Dawson dealt also with the proceedings of the caucus relative to the refunding of the provincial debt and increased aid to old age pensioners.

In convincing forceful terms, Mr. Hansell stressed the need for monetary reform, dealing with the question "Union Now." The speaker was equally emphatic in his denunciation of such a scheme, clearly showing centralization of power, such as "Union Now," proposals advocate to be inimical to the interests of the common people.

Possessing a keen sense of humor, coupled with sincerity of purpose, Mr. N. B. James, M.L.A., dealt at some length with the seriousness of the conflict, in which the world has been plunged. Expressing absolute faith in ultimate victory, Mr. James urged

an unstinted all-out war effort. Interestingly, the speaker pictured the hopes and ambitions at the conclusion of the First World War, the fictitious boom of the post-war period, and on through the devastation of the depression years. In order to avoid similar mistakes following the present war, Mr. James urged the need for sound courageous leadership, sound and unselfish effort on the part of each and every Canadian citizen, absolute faith in God.

PUBLIC SALE OF LANDS UNDER THE TAX RECOVERY ACT, 1938 MUNICIPAL DISTRICT OF HARMONY, No. 128

Notice is hereby given, that under the provisions of the Tax Recovery Act, 1938, the Municipal District of Harmony, No. 128, will offer for sale by public auction, at the office of the Secretary-Treasurer, Champion, Alberta, on the 1st day of November, 1941, at the hour of 10 o'clock in the forenoon, the following lands:

All of Section 20, Township 11, Range 23, W. of 4th Mer.

N.W. 1/4 26, Township 14, Range 23, W. of 4th Mer.

E. 1/2 of 34, Township 14, Range 23, W. of 4th Mer.

Each parcel will be offered for sale subject to the approval of the Minister of Municipal Affairs, and subject to a reserve bid and to the reservations contained in the existing certificates of title.

Terms cash, unless otherwise arranged.

Redemption may be effected by payment of all arrears of taxes and costs, at any time prior to the sale.

Dated at Champion, Alberta, this 4th day of September, 1941.

C. RHODES,
Secretary-Treasurer.

(Extract taken from the Alberta Gazette, September 15th, 1941).

TIME TABLE

TRAIN AND BUS SERVICE AT CHAMPION

C. P. R. Train Service, daily except no southbound Sunday. [ARRIVES]
Southbound, morning 11:41
Northbound, evening 7:45
Greyhound Bus Lines, daily:
Northbound, mid-day 12:03
Southbound mid-day 12:5

COMING EVENTS, SALE ANNOUNCEMENTS AND CLASS ADS.

FOR SALE—Four roomed cottage situated on Lot 8—Block 7—1st Jan 6900. A.G. Terms Cash. Apply Champion Consolidated School District No. 40.

FOUND, STRAYED—Five calves, 4 black and white, about 10 months old; also one dark red calf. Owner may secure same by establishing identity and paying for this ad at the Chronicle office.

FOR RENT—Five-roomed house. Apply Champion Chronicle.

FOR SALE—One purebred Toggenburg Billy Goat, 15 months; also one 4 months, good milk strain stock. Apply Champion Chronicle.

FOR SALE—Round Oak Cook Stove, good condition, cheap for cash. Apply at Champion Chronicle.

WANTED.—a bright young ambitious boy to learn the printing trade. Apply at the Chronicle office.

For Sale.—A few registered Yorkshire boars. Farrowed in early April. Phone 36 or 704, Champion.

DANCE ENGAGEMENTS

Stavely's Imperial Dance Orchestra of six pieces—piano, trumpet, banjo, saxophone, slide trombone and drums. Now ready for dance engagements in and around Champion. Reasonable rates. Write to Wilson L. Kew, Stavely, Alberta.

BUSINESS ANNOUNCEMENTS

ARRANGED IN ALPHABETICAL ORDER

INSURANCE
CONVEYANCE
Notary Public
FARM LANDS
W. J. S. S. ALEXANDER
Champion, Alberta

Dr. DAVID NICOL

DENTAL SURGEON

In Champion Friday only

Maxwell's Barber Shop

And BEAUTY PARLOR

Your Patronage Appreciated.

R. A. MAXWELL - Proprietor

Mueller Bros.

Agts for R&D HEAD PETROLEUM PRODUCTS Minneapolis-Moline Farm Implements—R. of W. Ranges, Scales, etc.—Prov. Gov. Repair Depot Phone 22. Champion, Alberta

SAVOY HOTEL

CHAMPION, Alta. PHONE 17

FRIENDLY HOSPITALITY

MODERN

Bob Truba, Manager.

STRAND CAFE

CHAMPION, Alta., PHONE 81

FIRST CLASS FOOD and SERVICE

ROOMS

LANG CHOY, Proprietor.

STANLEY ORRIS,
Editor and Publisher

An Independent Weekly Newspaper issued each Thursday afternoon at the office of publication, Champion, Alberta. Subscription price per year: In Canada, \$1.50, United States and other countries \$2.00. Reading notices 10c per count line, minimum 25c; government, municipal and legal advertising at legal rates. Display advertising rates on application.

Thursday, October 30, 1941.

JOIN THE ARMY.

An opportunity presents itself today for south Alberta young men to join a very attractive branch of the Canadian army and continue to serve together for the duration of hostilities wherever the fortunes of war lead them.

In Lethbridge Major R. W. Phipps is now recruiting the 112th Light Anti-Aircraft Battery, Royal Canadian Artillery. The officer commanding has impressed himself on those who have already met him as an outstanding military leader. He had already served in the Canadian army for many years, two years as a gunner and six years as a sergeant.

The battery is a unit of Canada's fourth division and it is authoritatively stated that it will be in action before long.

Prospective recruits between the ages of 18 and 45 years are invited to report to the armories at Lethbridge where daily medical boards are being held. There will be no delay in being attested.

Majority of the battery's personnel of eight officers and 275 other ranks will be south Albertans and the unit is a most attractive one to young men anxious to serve together.

"V"

APPLES FOR BRITAIN BUT NOT BY MAIL

Announcement has been made by the Canadian Post Office Department that the transmission of fresh fruit is prohibited in the Canadian mails to the United Kingdom and other countries, except the United States. Under war conditions, the carriage of fresh fruit by mail to other countries has been found to be impracticable. In many instances, damage has been caused by rotting or squashed fruit to other parcels in the mail, and much delay has been occasioned in reconditioning parcels for delivery.

Although fresh fruit may no longer be sent by mail to the United Kingdom, facilities are available outside the post office forwarding apples to members of the armed forces or friends in the United Kingdom. A special plan has been arranged by the Dominion Department of Agriculture under which shipments of apples may be ordered through wholesale or retail merchants who maintain a stock of certified apples for export. The apples purchased under this arrangement will be shipped in bulk lot to Great Britain and then distributed by parcel post.

Complete information regarding the forwarding of apples may be obtained from (1), the nearest local Dominion Fruit Inspector; (2), the Plant Protection Division, Dominion Department of Agriculture, Ottawa; or, (3), the Secretary, Canadian Horticultural Council, Ottawa.

"V"

Cold Winter Coming Up?

Take it from the Indians up around Rocky Mountain House, we are in for a rip snorter of a winter. The Indians in that area are all agreed that next winter will be the worst in many years. They say an infallible sign is that wild animals are coming closer to town. When a hard winter is on the way they seem to want to be near human habitations.

Our Fighting Forces call on
CHAMPION
to support the great national

WAR WEAPONS DRIVE



Our airmen, soldiers, and sailors are counting on our community to do its part in the War Weapons Drive — and when they count on our community, they count on you. So, double your purchases of War Savings Certificates. Meet the demand of Canada's fighting forces for more war weapons with a ready, willing, eager response. Don't let them down. It's our responsibility. Let's pull up our socks and put up our dollars. Push the sale of War Savings Certificates whenever and wherever you can. Support the War Weapons Drive in our community.

Published by Champion War Savings Committee

DOUBLE Your Own Pledge to
Buy War Savings Certificates
Regularly!

Board Issues Statement on Credit and Installment Buying

—“V”—

OTTAWA.—Heralding their introduction with the statement that “money, materials, and manpower must now be marshalled in the common cause,” Finance Minister J. L. Isley last week zippered up Canada's national pocketbook by a series of drastic restrictions on consumer credit.

“Now, when people are receiving more money,” said Mr. Isley, “they should be reducing their debts, not incurring new ones. We are asking all Canadians to save out of their current incomes and to lend their savings to the government for war purposes. Any system of buying which not only hinders saving but encourages people actually to spend more than their current income must be carefully regulated if we are to ensure enough saving for war purposes and check the inflationary effects of excessive consumer buying. Canadian factories cannot fill our war requirements and at the same time all the demands of Canadian consumers. If the purchasing power of the Canadian public is allowed to bid without restriction for the supplies of consumer goods that remain, a strong upward push on prices will be the inevitable result.

“By these restrictions on installment buying, civilian purchases are postponed rather than prevented. A brake is placed on rising prices. Materials are conserved for war industries. Money, materials, and manpower must be marshalled in the common cause.”

“The volume of instalment sales in the first seven months of this year,” Mr. Isley stated, “was 25 per cent higher than the same period of 1940, a year which shows a major increase in instalment buying. This expansion of instalment credit, natural in a time of rising national income, is an important inflationary influence under present circumstances.”

Made effective by an order of the Wartime Prices and Trade Board, the new restrictions on consumer credit affect not only instalment buying, but instalment credit transactions undertaken by lending institutions.

Instalment purchases of a wide range of articles from radios to engagement rings, stoves to fountain pens, are now subject to drastic restrictions. The down payment must now be at least one-third of the total cash price, in any case not less than \$10, and the balance must be paid in full within 12 months. For passenger automobiles a down payment of 50 per cent is required, and the balance is to be paid within 12 or 18 months depending on the cash value of the sale. These provisions go much further in restricting consumer credit than the regulations of the United States Federal Reserve Board.

The order respecting consumer credit which became effective Tuesday, October 14, is designed to assist in curbing price increases by checking the steadily accelerating demand for consumer goods.

Under its terms, which apply to a wide range of both new and used goods, it is provided that:

1. The down payment on any goods affected by the order, which are bought on the instalment plan, other than private passenger automobiles, must henceforth be a minimum of one-third of the total cash price and in no case less than \$10 at the time of delivery. The balance must be paid in full within 12 months, with monthly payments of \$5 each.

2. The minimum down payment on private passenger automobiles is 50 per cent of the cash purchase price. On cars costing less than \$500, the balance must be paid within 12 months, and on cars costing over \$500, within 18 months.

3. Every instalment sale contract must be in writing and must include an itemized statement setting

out the cash price, the down payment, the cash balance, the interest, finance, or credit charges, the time balance, and the terms of payment. A copy of the contract must be furnished the buyer within five days following delivery of the purchased article.

4. All loans for business or farming purposes, or loans secured by real estate, are exempt from the loans may not be made for a period of more than 12 months unless the borrower certifies that the loan will not be used for the purchase of an article affected by this order, or to replace money already used for this purpose.

5. All persons and firms selling or lending on the instalment plan are automatically licensed by the board until further notice, and must apply for a renewal of their licence when so directed.

6. To prevent the common practice of leaving the largest payment until the last, with the hope of financing the so-called “balloon”, the board has provided that all instalment payments must be approximately equal in amount and payable at equal intervals not exceeding one month, and that the period of credit may not be extended without an affidavit or statutory declaration that unforeseen circumstances have arisen which involve undue hardship if the extension were not granted.

7. Every person selling on the instalment plan must, if a buyer so requests, quote the cash price for any of the listed articles.

8. None of the listed articles can be purchased on a charge account if the account is more than a certain time in arrears.

9. A person may not, by borrowing money from a bank or other loan corporation upon the security of a listed article purchased during the previous 45 days, obtain more credit, or credit for a longer period of time than if he had originally bought the article under the instalment terms now prescribed.

10. The original credit period may not be extended by renewal or by borrowing the money from another source without an affidavit or statutory declaration of necessity.

11. Instalment loan contracts must be in writing and must show the terms of payment. If the loan is made on the security of an article named in the order which has been purchased during the previous 45 days, the contract must also set forth the actual purchase price of the article and the amount of the minimum down payment prescribed by the board's order.

12. No instalment contracts now in force for articles affected by the order, may be renewed, extended or altered except in accordance with the terms prescribed by the board's order, and no additional listed articles may be added to existing contracts. The provision of the order requiring a declaration of necessity does not, however, apply to the renewal, revision, or re-financing of any instalment contract now outstanding, but any subsequent renewal, revision, or re-financing must be in accordance with the order.

The following is a list of the articles, new or used, which are subject to the provisions of the order:

Automobiles, new or used, adapted or adaptable for passenger use with seating capacity for not more than ten persons each; accessories, automobile; air conditioners, room unit; air conditioning systems, home appliances, electric, gas or oil, for household use; bedding; bicycles; boats, pleasure boats, power driven, except when sold for commercial use or use in the fisheries; boots and shoes; chinaware, porcelain and semi-porcelain; cleaners, vacuum; clocks; clothing; cutlery; draperies; dryers, hair, electric; fans, electric; floor coverings; furniture; furs and fur wearing apparel; glassware of all kinds; handbags, purses and vanity cases; heaters, portable electric; heat-

ers, water, for household use; ironers, electric, for household use; irons, electric, for household use; jewellery of all kinds; kettles, electric, for household use; lamps, for household use; linens; luggage; mattresses and bed springs; mirrors; mixers, food, electric, for household use; motor bicycles; motorcycles; motors, designed for use in power driven boats, except when sold for commercial use or use in the fisheries; motors, outboard, except when sold for commercial use or use in the fisheries; pads, heating, electric; pencils, mechanical; pens, fountain; percolators, electric, for household use; phonographs, including playing devices; photographic equipment, including cameras and projection equipment; radios, phonographs and combinations, including record playing devices; razors; refrigerators, for household use; roasters, electric, for household use; sewing machines, for household use; silverware, solid or plated, of all kinds; sports and games equipment; stoves, electric, gas or oil, for household use; telescopes and binoculars; tires and rubber, automobile; toasters, electric, for household use; toiletware of all kinds; waffle irons, electric, for household use; wall coverings; washing machines, electric or gasoline, for household use; watches, waxers and polishers.

The board's order provides that instalment sellers must clearly differentiate between the cash and credit price of articles affected and the cash price must be less than the credit price. The cash price is defined as “the purchase price of any article if paid in full on delivery, whether in money or goods or both, including any taxes and installation, transportation, or service charges payable by the purchaser,

but excluding any cost of insurance, interest, finance, or other credit charges.” The credit price, on the other hand, is defined as “the total price of any article sold under a contract of sale, including any finance, service, and installation charges, taxes, insurance premiums, and legal and other fees payable by the purchaser under the terms of the contract.”

The down payment is defined as “any payments, whether in money or goods or both, made on or before delivery of any article under a contract of sale.” It will thus be noted that the minimum down payment includes the value of any “trade-in.”

An exception from the regular credit terms is made in the case of seasonal purchases, such as those of farmers or fishermen, where the buyer's income is of a seasonal nature, or where it is desired to stimulate the off-seasonal purchase of seasonal goods. In such cases the instalment contract may provide for the deferment of any part of the down payment or of any instalment until delivery of the goods, or for the reduction or complete omission of instalment payments over a period not exceeding four months, but only if the terms of payment provide for an increase in the other instalments so as to require the payment of the outstanding balance within the prescribed 12-month period. In no case, however, may the amount of any instalment be greater than twice the average of all the instalments payable under the contract, and, in every instance, the buyer may at any time repay the whole or any part of the credit price.

A charge account, under the board's order, is defined as “an agreement or an arrangement between the seller and buyer under which the buyer has the privilege

of obtaining goods without paying the price thereof in full on delivery, on condition that such price shall be paid in full not later than the last day of the month following the month in which the goods are purchased,” which day is known as the due date. This definition sets forth the standard by which charge accounts may be judged to be in arrears in the light of the restriction which provides that, if any of the articles named in the order are bought on a charge account and not fully paid for within ten days after the due date, they become subject to the same terms as instalment sales.

The privilege of allocation of payments, now given to a buyer under provincial law unless there is a contractual provision to the contrary, is reiterated in the instalment order. If a buyer is indebted for more than one of the listed articles, he is entitled to allocate his payments among them in any manner he desires. If a buyer fails to allocate any one payment, the seller is obligated to apply the payment among the various articles in proportion to the balances outstanding on each.

The order also makes it an offence for a lending institution knowingly to purchase, discount, or make a loan on the security of an instalment contract for any of the affected articles if that contract is not in accordance with the terms now prescribed.

Further, no person is permitted to pay any seller from whom he purchases, or for whom he discounts, an instalment contract for any listed articles, or to credit the seller with, any sum in excess of the cash price less the down payment.

This provision outlaws the trade practice known as “the kick back” by which some finance companies

(Continued on page 4, column 3)



Boys we've known since babies

● We see them board the train after their last leave home . . . boys we've known since they were babies. We say “Good Luck . . . we're all pulling for you”, as we bid them Good Bye. But are we? Are we “pulling” . . . all we can? What are we doing to help them? Are we giving them the things they need so badly . . . ships and tanks and guns and planes and ammunition? Are we giving them all they need? That's one thing we can do . . . we who stay at home . . . one thing we must do. We

must provide the money so much needed to win the war . . . and one way to do that is to buy more War Savings Certificates.

The help of every Canadian is needed for Victory. In these days of war the thoughtless, selfish spender is a traitor to our war effort. A reduction in personal spending is now a vital necessity to relieve the pressure for goods, to enable more and more labour and materials to be diverted to winning the war. The all-out effort, which Canada must make, demands this self-denial of each of us.

SUPPORT THE WAR WEAPONS DRIVE IN YOUR COMMUNITY

Published by the War Savings Committee, Ottawa

SPEND LESS—TO BUY MORE WAR SAVINGS CERTIFICATES

Central Service Station

FOR SAFE WINTER DRIVING
ANCA ANTI-FREEZE
Non-Rusting. Retarded Evaporation
Non-Corrosive

\$2.08 per gal.

L. V. Stout, Prop., Champion

LOOK!

Low Prices Featured.

**DURING STORE WIDE SALE OF
FALL AND WINTER GOODS**

Large Size First Quality Flannelette Blankets

"Ibex" 70 x 84 Special, per pair.....**\$2.39**

Men's Union Work Sox, special 3 pairs for **\$1.00**

Ladies' Soft, Warm **SNUGGY VESTS and PANTIES,**
Special **2 for 49c**

Boy's Fancy Knit **PULLOVER SWEATERS**

Extra Special, each **98c**

**For a HOST of SPECIALS READ our BILL
and VISIT OUR STORE**

Buy with Confidence from the Store that Brings You

City Service - City Assortment - City Values

MARK & CO.

CHAMPION, ALTA. PHONE 34

NEW

HOTEL York

CALGARY

CENTRE ST. at 7th AV.

ALSO OPERATING

HOTEL ST. REGIS

RATES FROM \$1.25 - WEEKLY AND MONTHLY RATES

LOW \$2

RATES from

Garage Accommodation

Excellent COFFEE SHOP

New Radios Arrive

4-Tube General Electric Console Radio, complete with batteries—
A real snap at \$18.00.

New 1942 Radios have just arrived. Come in and witness the truly remarkable performance of these machines—they feature better short wave reception — longer battery life.

PLAY SAFE-- BUY NOW

W. I. HARRIS

More About Regulations

(Continued from page 3)

were accustomed to compete for the credit business of retailers selling on the instalment plan.

The affidavit or statutory declaration of necessity which, in case of urgent need, authorizes a seller or lender, if he so desires, to extend the credit period of an instalment contract, is clearly defined in the board's order. The declaration, which must be sworn before a commissioner for taking oaths, must set forth the specified circumstances "beyond his control and not foreseen by him at the time of making such contract or receiving such loan" which have caused him to seek extension. Moreover, the applicant making the declaration of necessity must affirm that the requested extension of the original period of credit is not part of any preconceived arrangement. The credit term, in any case, may not be extended for more than an additional 12 months, and the person granting the credit must keep the certificate of necessity on file for inspection by the Wartime Prices and Trade Board or its agent.

The board's order also provides that no person selling any of the articles named in the order may accept as down payment "any sum which the seller knows or has reason to believe has been borrowed from a lending institution.

Orders for any of the affected articles which have been post-marked before October 14 are not subject to the provisions of the order.

Violation of this consumer credit order are punishable under the general regulations of the Wartime Prices and Trade Board which provide for a fine up to \$5,000 and a maximum of two years in jail.

Copies of the full text of the order have been mailed to trade associations, banks, finance companies and other institutions which are known to extend credit on the instalment plan. Copies are also available to the general public at the 2,500 branches of Canadian banks.

"V"

Carmangay Local News

Under the changed schedule of services, Evensong will be held in Emmanuel Church at 3 p.m. Sunday, Nov 2, by Canon Winter.

Mr. and Mrs. S. Trueman and son of Calgary were week-end guests at the home of Mr. and Mrs. B. Robertson.

Miss Gladys Laurence, who is attending Henderson's Business College, Calgary, spent the week-end with her parents, Mr. and Mrs. A. Laurence.

Marvin Green and son Delmar were Calgary visitors Tuesday.

Mr. and Mrs. L. R. McGinnis and daughter Wanda motored to Calgary on Friday where they will reside for the winter. Mr. McGinnis will be engaged in Youth Training activities.

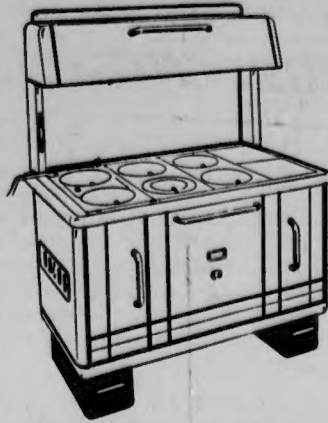
The East Carmangay Red Cross Society sponsored a card party in the hotel recreation room on Tuesday, Oct. 21. Norwegian whist and bridge were played and \$14 was realized. Prize winners for whist included Mrs. L. Romelli, John Neas and Ray Lyman; for bridge, Mrs. J. Hubka, Mrs. H. Morrison, W. Dayman, and W. Medd. The ladies served an excellent lunch to end the evening.

Billy Fraser was a Lethbridge visitor on Sunday.

Miss Melba Howard of Lethbridge was a week-end guest at the home of Mr. and Mrs. E. McFarland.

Mr. and Mrs. C. W. Folk spent a few days last week visiting at Strathmore and Drumhellar. Mrs. Ray Craig and son Jimmie accompanied them to Carsland where Mrs. Craig was the guest of her brother.

Enterprise Ranges



The Enterprise Coronet is a quality steel Range of the latest balanced type. Modern Style, great convenience, beauty and strength are combined to produce an unusually fine article.

Under the sparkling enamel front, the main cast iron front is porcelain enameled in dark blue. The front doors are made of heavy steel, reinforced with cast iron and insulated with mineral wool. Oven door 1½" thick, spring balanced with extra large tension spring, easily adjustable, at back of range. All enamel

parts are quickly removable and both ends of range are double-wall construction with air space behind porcelain trim. Supplied with high closet or shelf.

Farmer's Hardware

Agent For John Deere Farm Implements
PHONE 12 HOUSE PHONE 28

Champion Theatre
MONDAY, NOVEMBER 3

San Francisco

Clarke Gable - Jeanette MacDonald
Spencer Tracy

Show at 8.30

Renfrew--the MODERN Separator

GREATER CAPACITY AT LESS COST!



Note These
Outstanding
Features

BALL BEARINGS IN GEARS
EASILY TURNED BY HAND
SEPARATES IN HALF THE
TIME. HALF THE WEAR ON
THE GEARS. HALF THE
COST OF UPKEEP.
DOUBLES THE LIFE OF THE
SEPARATOR!

The Renfrew Truck Scale

The Ideal Scale for Farm Use. Don't give overweight and receive shortweight. Own the Renfrew that will weigh a ton without loose weights of any kind.

Don't forget we have a number of Ranges, Tractors and other used equipment for sale.

MUELLER BROS.

Phone 22

Champion, Alberta

COMMERCIAL PRINTING

High Quality Workmanship Fairest Prices

CHAMPION CHRONICLE